IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re: Terry M Z Zernick,	Zernick & Joshua P.	: Bankruptcy No. 22-70242
	Debtors	: Chapter 13
Movant		: : Related to Document No. 28
v.		:
No Respondent		• •
	AMEN	DMENT COVER SHEET
Amendment(s)	to the following petition, lis	et(s), schedule(s), or statement(s) are transmitted herewith:
Volunt	tary Petition - Specify reason	for amendment:
Summ Schedi Schedi Schedi Schedi	ary of Schedules ary of Schedules ale A - Real Property ale B - Personal Property ale C - Property Claimed as Falle D - Creditors holding Sec Check one: Creditor(s) added NO creditor(s) deleted ale E - Creditors Holding Un Check one: Creditor(s) added NO creditor(s) added NO creditor(s) added Creditor(s) deleted ale F - Creditors Holding Un Check one: Creditor Holding Un Check one:	ded is secured Priority Claims
Schedi	x Creditor added NO creditor(s) added Creditor(s) deleted alle G - Executory Contracts a Check one: Creditor(s) added NO creditor(s) added Creditor(s) deleted alle H - Codebtors alle I - Current Income of Indule J - Current Expenditures arent of Financial Affairs	I and Unexpired Leases ded ividual Debtor(s)

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	Chapter 7 Individual Debtor's Statement of Intention Chapter 11 List of Equity Security Holders Chapter 11 List of Creditors Holding 20 Largest Unsecured Claims Disclosure of Compensation of Attorney for Debtor				
	Other				
Date:	09/23/2022	/s/ Timothy J. Sloan			
		Attorney for Debtors			
		171 Lovell Avenue, Suite 202			
		Ebensburg, PA 15931			
		PA ID# 49728			

Entered 09/23/22 15:11:50 Case 22-70242-JAD Doc 48 Filed 09/23/22 Fill in this information to identify your case: Terry M. Zernick Debtor 1 Middle Name Last Name First Name Debtor 2 Joshua P. Zernick Last Name Middle Name (Spouse if, filing) First Name WESTERN DISTRICT OF PENNSYLVANIA United States Bankruptcy Court for the: Case number 22-70242 Check if this is an (if known) amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims Do any creditors have priority unsecured claims against you? No. Go to Part 2. ☐ Yes. Part 2: List All of Your NONPRIORITY Unsecured Claims 3. Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3 if you have more than three nonpriority unsecured claims fill out the Continuation Page of Total claim AES/Pennsylvania Higher Education \$32,525.00 various Last 4 digits of account number 4.1 **Assist** Nonpriority Creditor's Name Opened 03/05 Last Active Attn: Bankruptcy 3/31/22 When was the debt incurred? Po Box 2461 Harrisburg, PA 17105 As of the date you file, the claim is: Check all that apply Number Street City State Zip Code Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community Obligations arising out of a separation agreement or divorce that you did not debt report as priority claims Is the claim subject to offset? Debts to pension or profit-sharing plans, and other similar debts No. Other, Specify ☐ Yes Educational

Document Page 4 of 15 Debtor 1 Terry M. Zernick 22-70242 Case number (if known) Debtor 2 Joshua P. Zernick \$1,462.00 4963 Last 4 digits of account number Barclays Bank Delaware 4.2 Nonpriority Creditor's Name Opened 08/19 Last Active Attn: Bankruptcy When was the debt incurred? 6/02/22 Po Box 8801 Wilmington, DE 19899 As of the date you file, the claim is: Check all that apply Number Street City State Zip Code Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans Check if this claim is for a community Dispations arising out of a separation agreement or divorce that you did not debt report as priority claims is the claim subject to offset? Debis to pension or profit-sharing plans, and other similar debts ■ No ■ Other Specify Credit Card ☐ Yes \$4,973.00 Last 4 digits of account number 2692 4.3 **BBVA** Nonpriority Creditor's Name Opened 10/18 Last Active Attn: Bankruptcy 6/24/22 When was the debt incurred? 5 South 20th St Birmingham, AL 35233 As of the date you file, the claim is: Check all that apply Number Street City State Zip Code Who incurred the debt? Check one. □ Contingent Debtor 1 only ☐ Unfiguidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not debt report as priority claims is the claim subject to offset? Debts to pension or profit-sharing plans, and other similar debts No. ■ Other Specify Credit Card Yes Yes \$487.00 4.4 Capital One Last 4 digits of account number 3418 Nonpriority Creditor's Name Opened 02/19 Last Active Attn: Bnakruptcv When was the debt incurred? 6/01/22 P.O. Box 30285 Salt Lake City, UT 84130 As of the date you file, the claim is: Check all that apply Number Street City State Zip Code Who incurred the debt? Check one. Contingent Debtor 1 only Debtor 2 only ☐ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not report as priority claims is the claim subject to offset? Debts to pension or profit-sharing plans, and other similar debts No. Other, Specify Credit Card ☐ Yes

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Page 5 of 15 Document Debtor 1 Terry M. Zernick 22-70242 Case number (if known) Debtor 2 Joshua P. Zernick \$1,205.00 7919 Last 4 digits of account number 4,5 Cb/comenit Nonpriority Creditor's Name Opened 12/18 Last Active Attn: Bankruptcy 6/01/22 When was the debt incurred? Po Box 182789 Columbus, OH 43218 As of the date you file, the claim is: Check all that apply Number Street City State Zip Code Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ☐ Unliquidated Debtor 2 only Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not debt report as priority claims is the claim subject to offset? Debts to pension or profit-sharing plans, and other similar debts ■ No Other. Specify Credit Card ☐ Yes \$568.00 Last 4 digits of account number 6724 4.6 Citibank/Best Buy Nonpriority Creditor's Name Opened 09/21 Last Active 06/22 When was the debt incurred? Citicorp Credit Srvs/Centralized Bk dept Po Box 790034 St Louis, MO 63179 As of the date you file, the claim is: Check all that apply Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans Check if this claim is for a community debt D Obligations arising out of a separation agreement or divorce that you did not is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts M No Yes ■ Other, Specify Charge Account 4.7 Citibank/The Home Depot Last 4 digits of account number 5039 \$335.00 Nonpriority Creditor's Name Citicorp Credit Srvs/Centralized Bk When was the debt incurred? Opened 10/17 Last Active 06/22 dept Po Box 790034 St Louis, MO 63179 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans Check if this claim is for a community debt DObligations arising out of a separation agreement or divorce that you did not is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Charge Account ☐ Yes

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	Joshua P. Zernick	Last 4 digits of account number	various	\$36,173.00
	Dept Of Ed/582/nelnet Nonpriority Creditor's Name Attn: Bankruptcy Claims/Nelnet Po Box 82505 Lincoln, NE 68501	When was the debt incurred? As of the date you file, the claim		
	Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset?	☐ Contingent ☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecure ■ Student loans ☐ Obligations arising out of a separaport as priority claims ☐ Debts to pension or profit-sharing	d claim: aration agreement or divorce that you did not ng plans, and other similar debts	
	☐ Yes	Other. Specify		
4.9	Discover Financial Nonpriority Creditor's Name Attn: Bankruptcy	Last 4 digits of account number When was the debt incurred?	8631 Opened 06/17 Last Active 06/22	\$1,652.00
-	Po Box 3025 New Albany, OH 43054 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim		
	■ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim is for a community debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	■ No ☐ Yes	☐ Debts to pension or profit-shart ☐ Other. Specify Credit Card	- 1	··-
4.1	Fnb Omaha Nonpriority Creditor's Name Attn: Bankruptcy	Last 4 digits of account number When was the debt incurred?	1347 Opened 05/17 Last Active 05/22	\$345.00
	Po Box 3128 Omaha, NE 68103 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	le: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unfiquidated		
	■ Debtor t and Debtor 2 only □ At least one of the debtors and another □ Check if this claim is for a community debt is the claim subject to offset? ■ No	☐ Disputed Type of NONPRIORITY unsecured Student loans Obligations arising out of a sepreport as priority claims Debts to pension or profit-share	paration agreement or divorce that you did not	
	□Yes	Other, Specify Charge Ac	count	

Document Page 7 of 15 Debtor 1 Terry M. Zernick 22-70242 Case number (if known) Debtor 2 Joshua P. Zernick \$4,998.00 3309 4.1 Last 4 digits of account number Holiday Financial Serv Nonpriority Creditor's Name Opened 12/20 Last Active 5/23/22 300 Walmart Dr Ste 150 When was the debt incurred? Ebensburg, PA 15931 As of the date you file, the claim is: Check all that apply Number Street City State Zip Code Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans Check if this claim is for a community Obligations arising out of a separation agreement or divorce that you did not debt report as priority claims is the claim subject to offset? Debts to pension or profit-sharing plans, and other similar debts No. Other, Specify Secured ☐ Yes \$959.00 4.1 0003 Jefferson Capital Systems, LLC Last 4 digits of account number Nonpriority Creditor's Name Opened 02/21 Last Active 04/18 When was the debt incurred? Attn: Bankruptcy 16 Mcleland Road Saint Cloud, MN 56303 As of the date you file, the claim is: Check all that apply Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans Check if this claim is for a community Obligations arising out of a separation agreement or divorce that you did not deht is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts No. ■ Other. Specify Factoring Company Account Verizon Wireless ☐ Yes 4.1 \$681.00 6447 KeyBridge Medical Revenue Last 4 digits of account number Nonpriority Creditor's Name Opened 09/20 Last Active 03/19 When was the debt incurred? Attn: Bankruptcy 2348 Baton Rouge Ave Lima, OH 45802 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community Obligations arising out of a separation agreement or divorce that you did not debt is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts No. Collection Attorney Indiana Regional Medical Other, Specify Cente ☐ Yes

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Debtor 4.1	Joshua P. Zernick KeyBridge Medical Revenue	Last 4 digits of account number	6282	\$480.00
4	Nonpriority Creditor's Name Attn: Bankruptcy 2348 Baton Rouge Ave	When was the debt incurred?	Opened 09/20 Last Acti	ve 07/19
	Lima, OH 45802 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another	☐ Contingent ☐ Unliquidated ☐ Disputed ☐ Type of NONPRIORITY unsecure ☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset? No	Obligations arising out of a segreport as priority claims Debts to pension or profit-shar		
	☐Yes	Other Specify Cente	Attended indicates and an artist and artist artist and artist artist and artist a	
4.1	Kohls/Capital One	Last 4 digits of account number	7399	\$1,029.00
<u> </u>	Nonpriority Creditor's Name Attn: Credit Administrator Po Box 3043	When was the debt incurred?	Opened 11/16 Last Act	tive 06/18
	Milwaukee, WI 53201 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Contingent ☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecur ☐ Student loans	ed claim:	
	☐ Check if this claim is for a community debt is the claim subject to offset?	Obligations arising out of a sereport as priority claims	paration agreement or divorce that	you did not
	No Yes	☐ Debts to pension or profit-shall Other. Specify Charge Ac		
4.1	Mercury/FBT	Last 4 digits of account number	7835	\$914.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 84064 Columbus, GA 31908	When was the debt incurred?	Opened 07/21 Last Ac 6/03/22	tive
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the clair	n is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	Unfiquidated		
	Debtor 1 and Debtor 2 only	Disputed	Ind alaims	
	At least one of the debtors and another	Type of NONPRIORITY unsecut	ea ciaim:	
	☐ Check if this claim is for a community debt is the claim subject to offset?	Obligations arising out of a se report as priority claims		
	■ No	Debts to pension or profit-sha	ring plans, and other similar debts	
	☐ Yes	Other, Specify Credit Ca	- in the state of	

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Debtor	2 Joshua P. Zernick			<u></u>	
4.1	Midland Fund	Last 4 digits of account number	5437		\$1,892.00
	Nonpriority Creditor's Name Attn: Bankruptcy 350 Camino De La Reine, Suite 100 San Diego, CA 92108	When was the debt incurred?	Opened 02/19 Last	Active 08/18	
	Number Street City State Zip Code Who Incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply		
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed			
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	•	
	☐ Check if this claim is for a community	☐ Student loans			
	debt is the claim subject to offset?	Obligations arising out of a separeport as priority claims			
	■ No	Debts to pension or profit-sharing			
	□ Yes	Factoring C ■ Other Specify Usa N.A.	ompany Account Cap	ital One Bank	
4.1 8	Penn Credit Corp.	Last 4 digits of account number	2317		\$788.00
<u></u>	Nonpriority Creditor's Name PO Box 96703	When was the debt incurred?	Opened 05/17 Last	Active 04/16	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	<u></u>	☐ Contingent			
	Debtor 1 only	☐ Unliquidated			
	Debtor 2 only	☐ Disputed			
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecure	ed claim:		
	At least one of the debtors and another Check if this claim is for a community	☐ Student loans			
	debt (s the claim subject to offset?	Obligations arising out of a sep report as priority claims	aration agreement or divorce	e that you did not	
	■ No	Debts to pension or profit-shari	ng plans, and other similar o	lebts	
	□Yes	Other. Specify Collection a	agent for Clearfield Ho	spital	
4.1	Phoenix Financial Services, LLC	Last 4 digits of account number	0556		\$88.00
	Nonpriority Creditor's Name	<u>-</u>			
	Attn: Bankruptcy	When was the debt incurred?	Opened 12/21 Las	Active U8/18	•
	Po Box 361450 Indianapolis,, IN 46236				
	Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply		
	Who incurred the debt? Check one.				
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unilquidated	•		
	Debtor 1 and Debtor 2 only	☐ Disputed			
	At least one of the debtors and another	Type of NONPRIORITY unsecure	ed claim:		
	Check if this claim is for a community	Student loans			
	debt is the claim subject to offset?	Obligations arising out of a sep report as priority claims			
	■ No	Debts to pension or profit-share	= :		
	Yes	Medical De Indiana	ebt Ahn Emergency G	roup Of	

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Debtor '	1 Terry M. Zernick	Document Page	10 of 15	22-70242			
Debtor 2	2 Joshua P. Zernick		Case number (if known)	22-10242			
4.2	Phoenix Financial Services, LLC	Last 4 digits of account number	4233		\$61.00		
N	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 361450	When was the debt incurred?	When was the debt incurred? Opened 01/22 Last Active 03/19				
-	Indianapolis,, IN 46236 Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply		,		
	Who incurred the debt? Check one.	Пол					
	Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecure	d claim:				
	At least one of the debtors and another	Student loans	w water				
	Check if this claim is for a community debt	Obligations arising out of a sepa	eration agreement or divorce	that you did not			
	is the claim subject to offset?	report as priority claims	Alation agreement of the tree				
	■ No	Debts to pension or profit-sharing	ng plans, and other similar de	ebts	,		
	☐ Yes	■ Other. Specify Medical De Indiana	bt Ahn Emergency Gro	oup Of			
			<u> </u>				
, ,	Phoenix Financial Services, LLC	Last 4 digits of account number	3224		\$46.00		
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 361450	When was the debt incurred?	Opened 04/22 Last	Active 07/19			
-	Indianapolis,, IN 46236 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		÷		
	Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:				
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	Obligations arising out of a september of the object of th					
	■ No	Debts to pension or profit-shark	ng plans, and other similar de	ebts			
	Yes	Other, Specify Medical De	bt				
4.2	Syncb/ebay	Last 4 digits of account number	5262		\$101.00		
	Nonpriority Creditor's Name	-					
	Attn: Bankruptcy Po Box 965060 Oslanda, El 33806	When was the debt incurred?	Opened 01/19 Last	Active 06/22			
	Orlando, FL 32896 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply				
	■ Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		•			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:				
	☐ Check if this claim is for a community	Student loans	<u> </u>				
	debt is the claim subject to offset?	Obligations arising out of a sep- report as priority claims					
	■ No	Debts to pension or profit-shark	ng plans, and other similar de	ebts			
	Пут	M Other Canally Credit Card	1				

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Debtor	2 Joshua P. Zernick				
4.2	Syncb/google	Last 4 digits of account number	3778	\$29.00	
3	Nonpriority Creditor's Name	-	Opened 12/17 Last Active	•	
	Attn: Bankruptcy	When was the debt incuπed?	6/15/22		
	Po Box 965060 Orlando, FL 32896			•	
	Number Street City State Zip Code	As of the date you file, the claim I	s: Check all that apply		
	Who incurred the debt? Check one.				
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed			
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not		
	■ No	Debts to pension or profit-sharing	ig plans, and other similar debts		
	☐ Yes ·	Other. Specify Charge Acc	ount		
4.2	Synob/walmart	Last 4 digits of account number	6315	\$937.00	
<u></u>	Nonpriority Creditor's Name	When was the debt incurred?			
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	☐ Debtor 1 onty	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sep			
	is the claim subject to offset?	report as priority claims			
	■ No	Debts to pension or profit-sharing			
	Yes	Other, Specify Charge Acc	<u> </u>		
4.2	Synchrony Bank/Amazon	Lest 4 digits of account number	8499	\$98.00	
	Nonpriority Creditor's Name		Ononed 06/47 Last Assista		
	Attn: Bankruptcy Po Box 965060	When was the debt incurred?	Opened 06/17 Last Active 6/23/22		
	Orlando, FL 32896	Whell was the dept meaned?	O/LO/LL		
	Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply		
	Who incurred the debt? Check one.				
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	Unliquidated			
	Debtor 1 and Debtor 2 only	Disputed			
	At least one of the debtors and another	Type of NONPRIORITY unsecure			
	☐ Check if this claim is for a community	Student loans			
	debt	Obligations arising out of a sep report as priority claims			
	is the claim subject to offset?		report as priority claims Debts to pension or profit-sharing plans, and other similar debts		
	■ No				
	☐ Yes	■ Other, Specify Change Ac	Other Specify Charge Account		

	Terry M. Zernick Joshua P. Zernick		12 of 15 Case number (# known) 22-70242	
4.2 6	Synchrony Bank/Gap	Last 4 digits of account number	0999	\$682.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 965060	When was the debt incurred?	Opened 02/18 Last Active 06/22	
-	Orlando, FL 32896 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	ls: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unfiquidated		
•	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	Check if this claim is for a community	☐ Student loans		
	debt is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	•
	■ No	Debts to pension or profit-sharir		
	☐ Yes	Other. Specify Credit Card		
4.2	Synchrony Bank/Lowes	Last 4 digits of account number	6970	\$1,794.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 965060		Opened 10/17 Last Active 06/22	
	Orlando, FL 32896 Number Street City State Zip Code Who Incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa	aration agreement or divorce that you did not	
	is the claim subject to offset?	report as priority claims	and the same and t	
	■ No	Debts to pension or profit-sharing		
	☐ Yes	Other. Specify Charge Acc	count	
4.2 8	Synchrony Bank/Sams Nonpriority Creditor's Name	Last 4 digits of account number	6871	\$201.00
	Attn: Bnakruptcy Po Box 965060	When was the debt incurred?	Opened 03/20 Last Active 06/22	
-	Orlando, FL 32596 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		•
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a sep- report as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-shart	- '	
	☐ Yes .	Other, Specify Charge Acc	count .	

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Document Page 13 of 15 Debtor 1 Terry M. Zernick 22-70242 Case number (if known) Debtor 2 Joshua P. Zernick Synchrony/Ashley Furniture \$2,381.00 8557 4.2 Last 4 digits of account number Homestore 9 Nonpriority Creditor's Name Opened 03/22 Last Active Attn: Bankruptcy 6/17/22 When was the debt incurred? Po Box 965060 Orlando, FL 32896 As of the date you file, the claim is: Check all that apply Number Street City State Zip Code Who incurred the debt? Check one. ☐ Contingent Debtor 1 only □ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans Check if this claim is for a community Obligations arising out of a separation agreement or divorce that you did not debt report as priority claims Is the claim subject to offset? Debts to pension or profit-sharing plans, and other similar debts No. Other, Specify Charge Account ☐ Yes \$1,998,00 8475 4.3 0 Last 4 digits of account number Synchrony/PayPal Credit Nonpriority Creditor's Name Opened 12/16 Last Active 06/22 When was the debt incurred? Attn: Bankruptcy Po Box 965060 Orlando, FL 32896 As of the date you file, the claim is: Check all that apply Number Street City State Zip Code Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not debt report as priority claims is the claim subject to offset? Debts to pension or profit-sharing plans, and other similar debts M No Credit Card ☐ Yes Other, Specify \$409.00 4.3 Target Nb Last 4 digits of account number Nonpriority Creditor's Name Opened 12/17 Last Active 06/22 When was the debt incurred? C/O Financial & Retail Services Mailstop BT PO Box 9475 Minneapolis, MN 55440 As of the date you file, the claim is: Check all that apply Number Street City State Zip Code Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans Check if this claim is for a community Obligations arising out of a separation agreement or divorce that you did not debt report as priority claims is the claim subject to offset? ☐ Debts to pension or profit-sharing plans, and other simitar debts ₩ No Credit Card ☐ Yes Other, Specify

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Desc Main

	Case	22	2-70242-JAD Doc 4	48 Filed 09/3 Document		Entered 14 of 1		2 15:11:50	Desc Main
Debtor 1	Terry M.	Ze	rnick	Document			nber (if known)	22-70242	
Debtor 2	Joshua	P. <u>Z</u>	Zernick	·		Case nun	IDGI (ILKUOWU)		
4.3	Transwork			Last 4 digits of acc	ount number	3671			\$163.00
<u></u>	Nonpriority C Attn: Bank	redit	or's Name	When was the debt	incurred?	Opene	d 08/17 Last	Active 05/17	
	Po Box 15								
_	Wilmington	n, L	ty State Zip Code	As of the date you	file, the claim	is: Check a	ali that apply		,
			e debt? Check one.	•					
	Debtor 1			☐ Contingent					
				Unliquidated					
	Debtor 2		m-ti C	Disputed					
			Debtor 2 only	Type of NONPRIOR	RITY unsecure	ed claim:			
			f the debtors and another	☐ Student loans					•
		Check if this claim is for a community		☐ Obligations arisin	na out of a sep	aration agre	eement or divorce	that you did not	
	debt	euh	lect to offset?	report as priority clai	ims				` •
	Is the claim subject to offset?			Debts to pension	or profit-shari	ng plans, ar	nd other similar d	ebts	
	■ No						Medexpress (
	☐ Yes			Other. Specify					
4.3	Upgrade,	Inc		Last 4 digits of acc	count number	1235			\$1,909.00
3 .	Nonpriority C			-			-140/04 100	• Antina	
	Attn: Bank	krup	otcy	When was the deb	4 in accounted 2	Opene 5/27/2	ed 10/21 Las	(Active	
	275 Batte	ry S	Street 23rd Floor	When was the deb	r incurred r	3/2//2	<u>.c</u>		
	Number Stre	et O	ity State Zip Code ne debt? Check one.	As of the date you	file, the claim	is: Check	all that apply		
	D Debtor 1			☐: Contingent					
	_			☐ Unliquidated					
	Debtor 2								
			Debtor 2 only	Disputed Type of NONPRIO	RITY unsecun	ed claim:			
			of the debtors and another	Student loans	arra wilconor	ou oldain			
	debt		claim is for a community	Obligations arisi		paration agr	eement of divorc	e that you did not	
		941L	dect to onseri	Debts to pension		ing plans, a	and other similar o	iebts	
	■ No			•	-				
	☐ Yes			Other, Specify	Check Cre	uit Of Lif	le Or Gredit		
Part 3:			to Be Notified About a Debt					· · · · · · · · · · · · · · · · · · ·	
is tryli have t notifie	ng to collect more than or ed for any de 	fros se ca bts	ou have others to be notified about you for a debt you owe to some reditor for any of the debts that you next a function of the country of th	eone eise, list the original parts 1 or submit this page.					
Part 4:			nounts for Each Type of Uns		for nt-41-111	alay a subtra -	numanae aslici	28 II S C E4EG A4	d the amounts for each
6. Total:	the amounts of unsecured	of o	certain types of unsecured claim im.	s. inis information is	ior statistical	-aborning	hethoogs omly.	an alara, Atan ma	on manual posterous payable and a second of
dia.						•	Tota	al Claim	
	(6a.	Domestic support obligations			6a.	\$	0.00	_
Total									
ciaims from Pa	irt 1	въ.	Taxes and certain other debts y	you owe the governm	ent	6b.	\$	0.00	_
n vini La		6c.	Claims for death or personal in	ijury while you were it	ntoxicated	6c.	\$	0.00	I '
	•	6d.	Other. Add all other priority unser			6d.	\$	0.00	<u>-</u>
"									
4		6 e.	Total Priority. Add lines 6a throu	igh 6d.		6e.	\$	0.00	-
17-41									
						Gf.	. Tot	tal Claim 68,698.00)
		6f.	Student loans			GI.	Ψ		

Entered 09/23/22 15:11:50 Filed 09/23/22 Case 22-70242-JAD Doc 48 Desc Main Page 15 of 15 Document Debtor 1 Terry M. Zernick 22-70242 Case number (# known) Debtor 2 Joshua P. Zernick Total claims Obligations arising out of a separation agreement or divorce that you did not report as priority claims
Debts to pension or profit-sharing plans, and other similar debts 0.00 6g. from Part 2 6h. 0.00 6i. Other. Add all other nonpriority unsecured claims. Write that amount 33,665.00

Total Nonpriority. Add fines of through 6i.

6j.

102,363.00